Certificate Number: 14912-NJ-DE-033137138

Bankruptcy Case Number: 19-19338



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 21, 2019</u>, at <u>3:16</u> o'clock <u>PM EDT</u>, <u>Trina Herring</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: July 21, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

Case 19-19338-JNP Doc 27 Filed 09/21/20 Entered 09/21/20 15:32:12 Desc Mair

Fill in this	information to identif	y the case:	Document Fage
Deblor 1	Trina Herring		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing	> First Namu	Middle Name	Last Name
United States	Bankruptcy Court for the:	-	District of New Jersey (State)
Case number (If known)	19-19338		

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not fifth the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R, Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

	ust check one:					
X	I completed an approved course in personal financial management:					
	Date I took the course		07/21/2019 MM / DD / YYYY			
	Name of approved provider Certificate number		001 Debtoredu, LLC.			
			14912-NJ-DE-03313	7138		
	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one): I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions					
	- incapacity.	about final	nces.	tal deliciency that makes me incapable	or realizing or making rational decisions	
		My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.				
	☐ Disability.	My physica by phone,	al disability causes me or through the interne	to be unable to complete a course in p I, even after I reasonably tried to do so	personal financial management in person,	
	0000	by phone,	or through the interne	to be unable to complete a course in p t, even after I reasonably tried to do so duty in a military combat zone.	personal financial management in person,	
	☐ Active duty	by phone, I am curre I live in a c	or through the interne otly on active military of listrict in which the Uni	I, even after I reasonably tried to do so		